

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: JANET HARRIS EDINBURGH	§	Case No.: 09-20222
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	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/03/2009.
- 2) This case was confirmed on 07/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/07/2010.
- 5) The case was dismissed on 08/25/2010.
- 6) Number of months from filing to the last payment: 13
- 7) Number of months case was pending: 18
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 30,500.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 9,350.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 9,350.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 624.85
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,124.85**

Attorney fees paid and disclosed by debtor **\$ .00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICREDIT FINANCIA	SECURED	NA	.00	.00	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	2,163.55	2,163.55	.00	.00
PRA RECEIVABLES MANA	UNSECURED	1,238.11	1,380.33	1,380.33	.00	.00
CITIBANK NA	SECURED	119,878.00	119,584.18	.00	.00	.00
ACCT RECOV	UNSECURED	50.00	NA	NA	.00	.00
AMERICAN COLLECTION	UNSECURED	175.00	NA	NA	.00	.00
AMERICREDIT FINANCIA	UNSECURED	1,643.00	NA	NA	.00	.00
NORTH STAR CAPITAL A	UNSECURED	1,540.21	1,540.21	1,540.21	.00	.00
AT & T BANKRUPTCY	UNSECURED	308.87	NA	NA	.00	.00
DISCOVER	UNSECURED	9,866.02	NA	NA	.00	.00
PROVIDIAN	UNSECURED	918.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	1,503.06	1,500.97	1,500.97	.00	.00
ECHO	UNSECURED	144.00	NA	NA	.00	.00
MED1 SUBURBAN EMERGE	UNSECURED	163.00	NA	NA	.00	.00
MIDLAND CREDITO MGMT	UNSECURED	503.76	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	500.00	680.76	680.76	.00	.00
KEVIN M KELLY	UNSECURED	6,111.37	NA	NA	.00	.00
RETAILERS NATIONAL B	UNSECURED	7,420.00	NA	NA	.00	.00
GOODYEAR	UNSECURED	803.00	NA	NA	.00	.00
PROVIDIAN	UNSECURED	3,023.00	NA	NA	.00	.00
ROBERT HENRY	OTHER	.00	NA	NA	.00	.00
CITIBANK NA	SECURED	NA	16,144.13	16,144.13	5,216.15	.00
HOMEQ SERVICING	OTHER	NA	NA	NA	.00	.00

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| **Scheduled Creditors:** |

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PRA RECEIVABLES MANA	UNSECURED	NA	215.23	215.23	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	9.00	9.00	.00
NATIONAL CHECK BUREA	SECURED	NA	802.72	.00	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	16,144.13	5,216.15	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	16,144.13	5,216.15	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	9.00	9.00	.00
<b>TOTAL PRIORITY:</b>	9.00	9.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	7,481.05	.00	.00

**Disbursements:**

Expenses of Administration	\$ 4,124.85	
Disbursements to Creditors	\$ 5,225.15	
<b>TOTAL DISBURSEMENTS:</b>		\$ 9,350.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/22/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.